# SUMMARY OF ENFORCEMENT ACTIONS (ADMINISTRATIVE AND CIVIL) BY THE CALIFORNIA DEPARTMENT OF BUSINESS OVERSIGHT July 2018

· · · · · · · · · · · · · · · · · · ·	
atement in Support of Notice of	Mortgage Loan Originator
tention to Issue Order Denying	License
ortgage Loan Originator License	
pplication	(Financial Code Section
	22109.1(a)(2)(A))
ly 2, 2018	
esist and Refrain Order	Unlawful California Financing
	Law Activity
ly 2, 2018	•
	(Financial Code Sections 22701,
	22712(a), and title 10 § 1451 (c))
Order Barring Vinh Phan and	Unlawful Escrow Law Activity
aang Phan, Also Known As Adan	
an, from Any Position of	(Financial Code Sections 17210,
nployment, Management, and	17414(a)(1) and (a)(2), 17423,
ontrol of Any Escrow Agent and (2)	and title 10 § 1738, 1738.1, and
der Revoking Amerilink Escrow,	1738.2)
c.'s Escrow Agent's License	
ly 2, 2018	
on on one of the season of the	ortgage Loan Originator License plication  7 2, 2018  Sist and Refrain Order  7 2, 2018  Order Barring Vinh Phan and ang Phan, Also Known As Adan an, from Any Position of ployment, Management, and atrol of Any Escrow Agent and (2) ler Revoking Amerilink Escrow, 's Escrow Agent's License

#### **VIOLATIONS &**

#### **ACTION CHARGING SECTIONS SUBJECT**

Sebuci	11011011	CIMINGIA (G SECTION)
Platinum Capital Services	Desist and Refrain Order	Unlawful Investment Adviser
Platinum Capital Financial		Activity
Platinum Capital Accounting and Tax Services	July 2, 2018	
David Gene Neugart		(Corporations Code Sections
		25230(a), 25235(a)(b), and
Temecula, California		25532)
Angelita Arpilleda Ramos	Desist and Refrain Order	Unlawful California Financing
		Law Activity
Chula Vista, California	July 2, 2018	
		(Financial Code Sections 22100 and 22712)
Sentra Funding, LLC	Consent Order	Unlawful California Financing
		Law Activity
Foothill Ranch, California	Desist and Refrain Order	(T) 11G 1 G 1 2225
	1 1 2 2010	(Financial Code Sections 22059,
	July 2, 2018	22100, 22502, and 22712)
Ory Ramirez	Statement of Issues	Mortgage Loan Originator
		License
Torrance, California	July 2, 2018	
		(Financial Code Section
		50141(a)(2)(A))

#### VIOLATIONS & CHARGING SECTIONS

SUBJECT	ACTION	CHARGING SECTIONS
Sean O'Neal aka Sean Ryan	Desist and Refrain Order	Unlawful Offer and Sale of
Vanguard Equities Group		Securities and Broker-Dealer
	July 3, 2018	Activity
Torrance, California	, , , , , , , , , , , , , , , , , , ,	,
,		(Corporations Code Sections
		25110, 25210, and 25401)
Val-Chris Investments, Inc.	Order Conditionally Granting Petition	Unlawful California Financing
	for Reinstatement of License	Law Activity
Irvine, California		1
	July 3, 2018	
	Order (1) Granting Petition for	(Government Code Section
	Reinstatement and (2) Reinstating	11522)
	California Finance Lender License	
	July 9, 2018	
Trigen Leasing, LLC	Order Conditionally Granting Petition	Unlawful California Financing
	for Reinstatement	Law Activity
New York, New York		
	July 3, 2018	
	Order Granting Petition for	(Government Code Section
	Reinstatement	11522)
	July 30, 2018	

#### VIOLATIONS &

		VIOLATIONS &
SUBJECT	ACTION	CHARGING SECTIONS
Brian McGee	Desist and Refrain Order	Unlawful Offer and Sale of
		Convition

Patrick Brian McGee	Desist and Refrain Order	Unlawful Offer and Sale of Securities
Oroville, California	July 5, 2018	(Corporations Code Sections 25110 and 25401)
Prestige Assets & Holding, Inc.	Settlement Agreement	Unlawful California Financing Law Activity
Long Beach, California	July 5, 2018	(Financial Code Sections 22159 and 22715)
Stephanie C. Kalulu	Accusation in Support of Order Barring Stephanie C. Kalulu from Ar	•
San Diego, California	Position of Employment, Manageme or Control of Any Escrow Agent	(Financial Code Sections 17414(a)(1) and (a)(2), 17423 and title 10 §1738, 1738.2)
	July 10, 2018	
GBC Premium Finance Inc.	Consent Order	Unlawful California Financing Law Activity
Los Angeles, California	Desist and Refrain Order July 10, 2018	(Financial Code Sections 22100 and 22712)
	341y 10, 2010	una 22/12)

# VIOLATIONS & CHARGING SECTIONS

DODUECT	11011011	CIMMOING BECTIONS
Paradace Corporations	Settlement Agreement	Unlawful California Financing
		Law Activity
Pasadena, California	July 10, 2018	
		(Financial Code Sections 22159
		and 22715)
Sullivan Garrett	Settlement Agreement	Unlawful Escrow Law Activity
Venice, California	Order Suspending Sullivan Garrett	(Financial Code Section
venice, camorina	from Any Position of Employment,	17423)
	Management, or Control of Any	17423)
	Escrow Agent	
	Escrow rigent	1
	July 10, 2018	1
		1
Seneca One, LLC	Settlement Agreement	Unlawful California Financing
		Law Activity
Bethesda, Maryland	July 11, 2018	
		(Financial Code Sections 22159
		and 22715)
Enverto Investment Group, LLC.	Notice of Petition for Reinstatement	Unlawful California Financing
	1 1 11 2010	Law Activity
Los Angeles, California	July 11, 2018	
		(Government Code Section
		11522)

**SUBJECT** 

### VIOLATIONS & ACTION CHARGING SECTIONS

SUBJECT	ACTION	CHARGING SECTIONS
Unified Mortgage, LLC	Settlement Agreement	Unlawful California Financing Law Activity
Palm City, Florida	July 12, 2018	
		(Financial Code Sections 22159 and 22715)
West Coast Funding and Real Estate Services, Inc	Order Setting Aside Order Imposing	Unlawful California Financing
	Penalty	Law Activity
San Diego, California		
	July 13, 2018	(Financial Code Section 22715) 22715)
Suzanne R. Ewen	Order Barring Suzanne R. Ewen from	Unlawful Escrow Law Activity
	Employment, Management, or Control	
Manhattan Beach, California	of Any Escrow Agent	(Financial Code Sections
		17414(a) and (a)(1), 17423 and
	July 16, 2018	title 10 § 1732.1, 1732.2,
		1732.3, 1737.3 and 1738)
Founders Group of Nevada, Inc.	Settlement Agreement	Unlawful California Financing
		Law Activity
Oklahoma City, Oklahoma	July 17, 2018	
		(Financial Code Sections 22159
		and 22715)

SUDJECT	ACTION	CHARGING SECTIONS
Cross State Funding Corp.	Settlement Agreement	Unlawful California Financing
		Law Activity
North Tonawanda, New York	July 18, 2018	
		(Financial Code Sections 22159 and 22715)
Joseph M. Roussel	Settlement Agreement	Unlawful California Financing
Joseph W. Roussel	Settlement Agreement	Law Activity
Hemet, California	July 18, 2018	
		(Financial Code Sections 22159
		and 22715)
Ambergris Holdings, LLC	Settlement Agreement	Unlawful California Financing
		Law Activity
Thousand Oaks, California	July 18, 2018	1
		(Financial Code Sections 22159
		and 22715)
All Financial Services, LLC	Settlement Agreement	Unlawful California Financing
		Law Activity
Owing Mills, Maryland	July 19, 2018	
		(Financial Code Sections 22159
		and 22715)

SUDJECT	ACTION	CHARGING SECTIONS
Jame Jay Holloway	Order Denying Mortgage Loan	Non-Issuance of Mortgage Loan
Chandler, Arizona	Originator License Application	Originator License
Chandler, Arizona	Order Barring Jame Jay Holloway from Employment, Management or Control of Any Finance Lender, Broker, or Mortgage Loan Originator	(Financial Code Sections 22105.1, 22109.1(a), 22169, and 22172(a))
	July 19, 2018	
Ameriprise Financial Services, Inc.	Consent Order	Unlawful Investment Adviser Activity
Minneapolis, Minnesota	July 23, 2018	1
		(Corporations Code Sections 25218 and title 10 § 260.218.2 and 260.218.4(c))
Christopher Darrnell Miller	Order Rescinding Order Imposing	Unlawful California Financing
	Penalty	Law Activity
Los Angeles, California		
	July 30, 2018	(Financial Code Section 22715)
Sharespost Securities, LLC.	Notice of Petition for Reinstatement	Unlawful California Financing
	1 1 20 2010	Law Activity
San Bruno, California	July 30, 2018	
		(Government Code Section 11522)

Homeward Bound LLC	Consent Order	Unlawful Escrow Law Activity
Arlene June Escobar		
	July 30, 2018	(Financial Code Sections
Rancho Cucamonga, California		17006(d), 17200, 17403(b), and
		17416)
Archbell Capital, LLC	Settlement Agreement	Unlawful California Financing
		Law Activity
Los Angeles, California	July 30, 2018	
		(Financial Code Sections 22159
		and 22715)
Valley Escrow Inc.	Consent Order	Unlawful Escrow Law Activity
Granada Hills, California	July 20, 2019	(Financial Code Sections
Granada Hiris, Camornia	July 30, 2018	(Financial Code Sections
		17406(a), 17408, and 17602)
C3 Finance, Inc.	Settlement Agreement	Unlawful California Financing
Co i munec, me.	Settlement 1 Igreement	Law Activity
Van Nuys, California	July 30, 2018	
		(Financial Code Sections 22159
		and 22715)

# VIOLATIONS & SUBJECT ACTION CHARGING SECTIONS

SOBJECT	ACTION	CHARGING SECTIONS
FFC Mortgage Corp.	Settlement Agreement	Unlawful California Financing Law Activity
Rochester, New York	July 30, 2018	Law Activity
		(Financial Code Sections 22159 and 22715)
Equiloan, Inc.	Settlement Agreement	Unlawful California Financing
		Law Activity
Rancho Cucamonga, California	July 30, 2018	
		(Financial Code Sections 22159
		and 22715)
		und 22/13)
East Coast Mortgage and Financial Services, Inc.	Settlement Agreement	Unlawful California Financing
		Law Activity
Fort Washington, Pennsylvania	July 30, 2018	<u> </u>
	, , , , , , , , , , , , , , , , , , ,	(Financial Code Sections 22159
		and 22715)
		and 22/13)
Premier Lending, Inc.	Settlement Agreement	Unlawful California Financing
		Law Activity
Burlingame, California	July 30, 2018	
		(Financial Code Sections 22159
		and 22715)

SUDJECT	ACTION	CHARGING SECTIONS
TDF Financial Services, Inc.	Settlement Agreement	Unlawful California Financing
		Law Activity
Tustin, California	July 30, 2018	
		(Financial Code Sections 22159
		and 22715)
Mortgage Click, Inc.	Settlement Agreement	Unlawful California Financing
		Law Activity
Vacaville, California	July 30, 2018	
		(Financial Code Sections 22159
		and 22715)
Wolsey, Inc.	Settlement Agreement	Unlawful California Financing
		Law Activity
Pullman, Washington	July 30, 2018	
		(Financial Code Sections 22159
		and 22715)
Resilience Finance Company	Settlement Agreement	Unlawful California Financing
		Law Activity
Mill Valley, California	July 30, 2018	
		(Financial Code Sections 22159
		and 22715)

SUBJECT	ACTION	CHARGING SECTIONS
Law Finance Group, LLC	Settlement Agreement	Unlawful California Financing
		Law Activity
Mill Valley, California	July 30, 2018	
		(Financial Code Sections 22159
		and 22715)
		Í
Paragon Portfolio Management, LLC	(1) Order Revoking the Investment	Unlawful Investment Adviser
Michael James Altobell	Adviser Certificate of Paragon	Activity
	Portfolio Management, LLC and (2)	·
Roseville, California	Order Barring Michael James Altobell	(Corporations Code Sections
	from Any Position of Employment,	25232(e) and (h), 25232.1,
	Management or Control of Any	25235(b) and (c) and (d), 25238,
	Investment Adviser, Broker-Dealer or	25400(a) and (a)(2) and (b), and
	Commodity Adviser	25404(b), and title 10§ 260.237
	Commodity Adviser	and 260.238)
	July 30, 2018	and 200.238)
	July 30, 2018	
John Marinus Seckel	Settlement Agreement	Unlawful Residential Mortgage
Seckel Capital, LLC	Settlement i greentent	Lending Activity and Mortgage
Seeker Cupitui, EEC	July 30, 2018	Activity
Navytovyn Danneylyania	July 30, 2018	Activity
Newtown, Pennsylvania		(Financial Code Sections
		`
		50200(a), 50204(k), 50314(c),
		50317(a) and 50401(a))

#### VIOLATIONS & CHARGING SECTIONS

SUBJECT	ACTION	CHARGING SECTIONS
A.L. Zimmerman Capital, LLC	Settlement Agreement	Unlawful California Financing Law Activity
Austin, Texas	July 30, 2018	(Financial Code Sections 22159 and 22715)
Triple A Partners LLC	Order Imposing Administrative	Unlawful Investment Adviser
George Robert Pidgeon, Jr.	Penalties	Activity
Los Angeles, California	July 30, 2018	(Corporations Code Sections 25009.5(a), 25230(a), 25230(b), 25252(a), and title 10 § 260.236.1(a)(2))
Five Crowns Credit Partners, LLC	Settlement Agreement	Unlawful California Financing Law Activity
Newport Beach, California	July 30, 2018	
		(Financial Code Sections 22159 and 22715)
Capital Resource Group, Inc.	Settlement Agreement	Unlawful California Financing Law Activity
Pomona, California	July 31, 2018	<b>1</b>
		(Financial Code Sections 22159 and 22715)

#### VIOLATIONS & CHARGING SECTIONS

SUBJECT	ACTION	CHARGING SECTIONS
Guardhill Financial Corp.	Consent Order	Unlawful Residential Mortgage
_		Lending Activity
New York, New York	July 31, 2018	
		(Financial Code Sections
		50204(o), 50302, 50321, 50504,
		50513, and Civil Code Section
		2984.5(a)(1))
Barton L. Spindler	Settlement Agreement	Unlawful California Financing
		Law Activity
Sun Valley, California	July 31, 2018	
		(Financial Code Sections 22159
		and 22715)
Philip Wayne Bodine	Consent Order	Unlawful Offer and Sale of
		Securities and Broker-Dealer
Granite Bay, California	July 31, 2018	Activity
		(Corporations Code Sections
		25110 and 25210)
American Ken, Inc.	Settlement Agreement	Unlawful California Financing
,		Law Activity
Diamond Bar, California	July 31, 2018	[
		(Financial Code Sections 22159
		and 22715)